

Amendments to the Specification:

Please replace published paragraph [0015] with the following amended paragraph:

[0015] As noted above, the market operates on computer systems at the Henry B. Tippie College of Business of the University of Iowa; traders gain access through the World Wide Web. ~~At the time of this writing, the home page for the IEM is~~
~~<http://www.biz.uiowa.edu/iem/index.html>.~~